

Certificate Number: 03088-PAM-DE-033807661

Bankruptcy Case Number: 19-05102



03088-PAM-DE-033807661

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 9, 2019, at 2:52 o'clock PM CST, Robert S Schnars completed a course on personal financial management given by internet and telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: December 9, 2019 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor